

Debtor 1 **David Bruce Howard**
 Debtor 2 **Shannon Sewell Howard**

Case number (if known) _____

Part 1:	Additional Page After listing any entries on this page, number them sequentially from the previous page.	Column A	Column B	Column C
		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

2.4	Describe the property that secures the claim: HVC Highlands LLC Creditor's name 140 Fountain Pkwy N Suite 570 Number Street St Petersburg FL 33716 City State ZIP Code	Timeshare	\$13,000.00	\$13,000.00	
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Timeshare			
Date debt was incurred _____	Last 4 digits of account number <u>6</u> <u>2</u> <u>6</u> <u>1</u>				

2.5	Describe the property that secures the claim: Hyatt Residence Club Creditor's name 120 Highlands Dr Number Street Carmel by the SeaCA 93923 City State ZIP Code	Timeshare	\$0.00	\$13,000.00	
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt		As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) HOA Dues			
Date debt was incurred _____	Last 4 digits of account number <u>0</u> <u>0</u> <u>0</u> <u>8</u>				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$13,000.00

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE: **David Bruce Howard
Shannon Sewell Howard**

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
Timeshare	\$13,000.00	\$13,000.00	\$0.00
<u>Personal Property</u>			
(None)			
TOTALS:	\$13,000.00	\$13,000.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				
<u>Personal Property</u>				
403b	\$40,000.00		\$40,000.00	\$14,800.00
TOTALS:	\$40,000.00	\$0.00	\$40,000.00	\$14,800.00

Summary	
A. Gross Property Value (not including surrendered property)	\$467,234.00
B. Gross Property Value of Surrendered Property	\$13,000.00
C. Total Gross Property Value (A+B)	\$480,234.00
D. Gross Amount of Encumbrances (not including surrendered property)	\$304,543.00
E. Gross Amount of Encumbrances on Surrendered Property	\$13,000.00
F. Total Gross Encumbrances (D+E)	\$317,543.00
G. Total Equity (not including surrendered property) / (A-D)	\$168,253.00
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$168,253.00
J. Total Exemptions Claimed (Wild Card Used: \$27,800.00, Available: \$0.00)	\$153,453.00
K. Total Non-Exempt Property Remaining (G-J)	\$14,800.00

EXHIBIT "B"

Fill in this information to identify your case:

**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF TEXAS**

Debtor 1 **David** **Bruce** **Howard**
 First Name Middle Name Last Name

Debtor 2 **Shannon** **Sewell** **Howard**
 (filing spouse) First Name Middle Name Last Name

Case number: _____

For amended plans only:

- ☐ Check if this amended plan is filed prior to any confirmation hearing.
- ☐ Check if this amended plan is filed in response to an initial denial order or a continuance that counted as an initial denial.

List the sections which have been changed by this amended plan:

TXEB Local Form 3015-a

CHAPTER 13 PLAN

Adopted: Dec 2017

Part 1: Notices

To Debtor*: This plan form is designed for use when seeking an initial confirmation order. It sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. **When you file this Plan, you must serve a copy of it upon each party listed on the master mailing list (matrix) of creditors as constituted by the Court on the date of service and evidence that service through a Certificate of Service affixed to this document that attaches a copy of the matrix of creditors which you served. The most current matrix in this case is available under the "Reports" tab of the CM-ECF system.**

* The use of the singular term "Debtor" in this Plan includes both debtors when the case has been initiated by the filing of a joint petition by spouses.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this Plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose any permanent treatment of your claim as outlined in this plan, you or your attorney must file an objection to confirmation of this Plan. An objection to confirmation must be filed at least **14 days** before the date set for the plan confirmation hearing. That date is listed in ¶ 9 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. The objection period may be extended to 7 days prior to the confirmation hearing under the circumstances specified in LBR 3015(f). In any event, the Court may confirm this plan without further notice if no objection to confirmation is timely filed.

Regardless of whether you are listed in the Debtor's matrix of creditors or in the Debtor's schedules, **you must timely file a proof of claim** in order to be paid under this Plan. The deadline for filing claims is listed in ¶ 8 of the *Notice of Chapter 13 Bankruptcy Case* issued in this case. Disbursements on allowed claims will begin on the Trustee's next scheduled distribution date after the Effective Date of the Plan. See § 9.1.

The Debtor must check on box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the Plan.

1.1	A limit on the amount of an allowed secured claim through a final determination of the value of property constituting collateral for such claim, as set forth in § 3.10 of this Plan, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a judicial lien or a nonpossessory, nonpurchase-money security interest, as set forth in § 3.9 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Potential termination and removal of lien based upon alleged unsecured status of claim of lienholder, as set forth in § 3.11 of this Plan.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.4	Nonstandard provisions as set forth in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Debtor David Bruce Howard
Shannon Sewell Howard

Case number _____

Claimant	Collateral Description	Total Claim Amount on Petition Date	Collateral Value on Petition Date	Contract Interest Rate	Monthly Payment per Contract	Party to Make Payment	Date of Final Monthly Payment
1. Ally Bankruptcy Dept	2015 Kia Forte (approx. 30,000 miles) (son pays fo	\$14,655.00	\$14,655.00	0.00%	\$322.00	<input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Co-Debtor <input type="checkbox"/> Third Party	<input type="checkbox"/> Exceeds Plan Term
Justification:							
2. Capital One Auto Finance Inquiries	2019 Nissan Kicks (approx. 4,000 miles)	\$27,671.00	\$25,000.00	0.00%	\$575.00	<input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Co-Debtor <input type="checkbox"/> Third Party	<input type="checkbox"/> Exceeds Plan Term
Justification:							
3. CRB Auto	2019 Mazda 3 (approx. 2,000 miles)	\$24,891.00	\$22,000.00	0.00%	\$441.00	<input checked="" type="checkbox"/> Debtor <input type="checkbox"/> Co-Debtor <input type="checkbox"/> Third Party	<input type="checkbox"/> Exceeds Plan Term
Justification:							
3.6 Surrender of Property. [Check one] <input type="checkbox"/> None. <i>If "None" is checked, the remainder of § 3.6 need not be completed.</i> <input checked="" type="checkbox"/> Surrender of Collateral and Related Stay Relief. The Debtor surrenders to each claimant listed below the property that secures that creditor's claim and requests that, upon confirmation of this plan, the automatic stay under § 362(a) be terminated as to the referenced collateral only and any co-debtor stay under § 1301 be terminated in all respects. The affected claimant shall have ninety (90) days after the Effective Date of the Plan to file a proof of claim, or an amended claim, regarding recovery of any deficiency balance from the Estate resulting from the disposition of the collateral. Any such allowed general unsecured claim will thereafter be treated in Part 5 below.							
Claimant	Collateral Description	Collateral Location					
1. HVC Highlands LLC	Timeshare						
2. Hyatt Residence Club	Timeshare						
3.7 Lien Retention. The holder of a lien securing payment of a claim addressed in §§ 3.1 or 3.2 of this Plan shall retain its lien until the indebtedness secured by such lien is totally satisfied as determined under applicable non-bankruptcy law. The holder of a lien securing payment of any other allowed secured claim that is governed by this Plan shall retain its lien until the earlier of: (1) the total satisfaction of the indebtedness secured by the lien as determined under applicable non-bankruptcy law; or (2) the entry of a discharge order in favor of the Debtor under § 1328(a). In each instance, the provisions of this subsection may be superseded by a subsequent order of the Court.							



April 22, 2020

DAVID BRUCE HOWARD
[REDACTED]

Dear Mr./Mrs. HOWARD:

Reference: [REDACTED] 7626.

As of the above date, we have not received your 3/15/2020 loan payments in the amount of \$559.18, including late charges for your loan account.

In order to avoid further collection efforts, we ask for your cooperation by making payments on your past-due account. Please mail your payment(s) to the following address:

Hyatt Portfolio Services, Inc.
9002 San Marco Court
Orlando, FL 32819

As a reminder, your loan account with Hyatt Vacation Ownership should be referenced on your check or money order.

For prompt credit, call us to make your loan payments(s) over the telephone.

Please contact our office upon receipt of this letter at 1-800-487-2033.

Sincerely,

HYATT PORTFOLIO SERVICES, INC.

FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE

Pursuant to 15 U.S.C. §1692(e)(11), you are hereby notified that this communication is made in an attempt to collect a debt and any information obtained will be used for that purpose. We are required by the laws of certain states to inform you that this letter is for the purpose of attempting to collect a debt and any information obtained will be used for that purpose. We may be considered a debt collector under the laws of certain states.

About submitting Written Requests under RESPA The U.S. Real Estate Settlement Procedures Act gives you certain consumer rights, including the right to submit written notifications of certain loan account errors or written requests for information about your loan. Such requests or notifications must be included in a separate written correspondence, other than notice on your payment coupon or other payment medium supplied by Vistana Signature Experiences, Inc. which includes (1) your name and account number and (2) a statement of the reasons for your belief, to the extent applicable, that your account is in error or sufficient detail regarding any other information you are seeking. If you want to send a notice of error or request for information regarding the servicing of your loan, it must be sent to this address:

Hyatt Portfolio Services, Inc.
Attn: Financial Services- Qualified Written Request
P.O. Box 22197
Orlando, FL 32819

Portfolio Services
P.O. Box 22197, Orlando, FL 32819



HYATT

VACATION OWNERSHIP

Financial Services
1200 Bartow Road
Lakeland, FL 33801

April 24, 2020

David Bruce Howard
[REDACTED]

RE: DENIAL OF USE NOTICE

Account: [REDACTED] 7626

Dear David Bruce Howard,

As Manager of the H.I. Resort Condominium Association Inc. ("Association"), we are hereby providing you with this written notice that payment of the Vacation Ownership Association Dues and/or real estate taxes ("Assessments") associated with the above referenced Vacation Ownership Interest are past due. **As a result of such non-payment and in accordance with California law, the Declaration of Condominium, or other governing documents ("Governing Documents")**, your use rights in the above-referenced Vacation Ownership Interest are hereby denied.

IF YOU HAVE MADE A RESERVATION FOR YOUR VACATION OWNERSHIP INTEREST, WHETHER AT YOUR HOME RESORT OR THROUGH AN EXCHANGE PROGRAM, YOUR RESERVATIONS ARE HEREBY CANCELLED. IF YOU HAVE NOT MADE A RESERVATION FOR YOUR VACATION OWNERSHIP INTEREST, YOU CANNOT MAKE A RESERVATION UNTIL THE PAST DUE AMOUNT IS SATISFIED IN FULL OR YOU PRODUCE SATISFACTORY EVIDENCE THAT THE DELINQUENCY DOES NOT EXIST. As authorized by the Governing Documents, the cancellation of your reservations and denial of your use rights extends to persons claiming their use rights under you, such as your family members, guests, lessees, and third parties receiving use rights through a nonaffiliated exchange program. If applicable, affiliated exchange companies have been notified of this action.

Further, the Association may, but is not obligated to, attempt to rent your Vacation Ownership Interest for the purpose of securing payment to the Association of all delinquent amounts due to the Association. **If the Association chooses to attempt to rent your Vacation Ownership Interest, its efforts will begin not less than 10 days from the date of this letter. If you do not satisfy the delinquency in full or provide satisfactory evidence that the delinquency does not exist prior to this date, you will be bound by the terms of any rental contract entered into by the Association or its manager, HV Global Management Corporation. Additionally, you will remain liable for any difference between the amount of the delinquency and the net amount produced by the rental contract. The Association shall not be required to provide further notice to you regarding any residual delinquency.** Please be advised the Association is not required to obtain the highest nightly rental rate available, nor any particular rental rate. Also, the Association is not required to secure a rental for any portion of the Vacation Ownership Interest use period.

As of the date of this letter, your unpaid assessments, the accrued interest thereon, applicable late fees, costs, and any unpaid real estate taxes, total \$2,216.85 ("**Past Due Amount**"). The Past Due Amount will continue to accrue interest at the rate of 12% per annum or at some other rate as allowed by applicable law or the governing documents until paid. To reinstate your use rights, full payment of the Past Due Amount with accrued interest is required.

Please be advised that not only will your use rights be denied until the total Past Due Amount is paid in full, but also:

(1) a claim of lien may be recorded against your Vacation Ownership Interest which will constitute an encumbrance against title that can be foreclosed resulting in the loss of title to your Vacation Ownership Interest; and, (2) payment after your Vacation Ownership Interest's use time has passed does not entitle you to use any other vacation ownership interest during such year.

PLEASE BE ADVISED THAT THE ASSOCIATION MAY FORWARD YOUR DELINQUENT ACCOUNT TO A COLLECTION AGENCY. IN THE EVENT OF SUCH ACTION, IN ACCORDANCE WITH CALIFORNIA LAW AND THE GOVERNING DOCUMENTS, YOU WILL BE LIABLE FOR ALL COSTS OF COLLECTION, INCLUDING REASONABLE COLLECTION AGENCY FEES AND REASONABLE ATTORNEYS' FEES, AND A LIEN ON YOUR VACATION OWNERSHIP INTEREST MAY RESULT THEREFROM.

To reinstate your use rights, and to avoid placement of a lien on the Vacation Ownership Interest, full payment of the Past Due Amount is hereby demanded immediately. You may contact us from the U.S. at 1-800-464-9288, or if you are calling Internationally call us at 1-305-925-3148, or www.hyattresidenceclub.com to make your full payment. If you would like to make payment by check, please make a check payable to H.I. Resort Condominium Ownership Association Inc. and forward it to the address provided on the invoice statement previously mailed under separate cover. Please include the coupon that was attached to the invoice statement. If your payment has been mailed prior to the date of this notice, please disregard.

H.I. Resort Condominium Association Inc., a California
nonprofit corporation

BY: HV Global Management Corporation, a Delaware
Corporation
Authorized Agent

FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE

Pursuant to 15 U.S.C. §1692(e)(11), you are hereby notified that this communication is made in an attempt to collect a debt and any information obtained will be used for that purpose.

VO!DA276 (Rev. 03-01-19)

Case 21-04010
**HV GLOBAL
MANAGEMENT
CORPORATION**

Doc 1-1 Filed 01/27/21 Entered 01/27/21 16:24:12 Desc Exhibit
A-H Page 8 of 11

HV Global Management Corporation
Highlands Inn Resort Condominium Association, Inc.

Hyatt Residence Club
www.hyattresidenceclub.com
1-800-464-9288
1-305-925-3148 (International)

Account Number	Assessment/Billing Date	Delinquency Date	Balance Due
██████████7626	12/14/20	02/13/21	\$2,579.37

14 1 *****AUTO**MIXED AADC 335
David Bruce Howard

57105-3044

Mail to: HV Global Management Corporation
Highlands Inn Resort Condominium Association, Inc.
P O Box 911694
Denver, CO 80291-1694



Please Detach and Return this portion with your check.

Account Number	Member Number	Unit / Week	Balance Due
██████████7626	██████████374	411 /19	\$2,579.37
Assessment/Billing Date	12/14/20	Delinquency Date	02/13/21

Payment is due upon receipt of this statement and will be considered delinquent sixty (60) days after the assessment/billing date. Your Association's Assessment, Billing, and Collection ("ABC") Policy is included in this package. The ABC policy fully describes the collection, lockout, reservation cancellation and foreclosure rights of the Association in the event your payment is not received prior to the delinquency date. Your Association thanks you for your timely attention to payment of your Annual Assessment.

Any previous balances shown below do not include the costs of collection that may have been applied to your account.

Payments may be made in the form of a check or money order in U.S. funds made payable to your association. You may also pay by Discover, VISA, MasterCard, or American Express by visiting our website at www.hyattresidenceclub.com, by calling 1-800-Go-Hyatt or 1-800-464-9288.

The \$5.00 Voluntary ARDA Contribution is to support ARDA-ROC and its efforts to encourage pro-owner legislation. You may find out more about ARDA-ROC at www.arda.org. Contributions to ARDA-ROC are not deductible for Federal Income Tax purposes.

Please be advised that association financial statements are available upon request.

Invoice Date	Description	Invoiced Amount
12/14/2020	Balance Forward	\$2,422.37
12/14/2020	2021 Maintenance Fees	\$0.00
12/14/2020	2021 Reserves	\$0.00
12/14/2020	2021 Property Taxes	\$0.00
12/14/2020	2021 Club Dues	\$157.00
12/14/2020	Voluntary Arda Contribution	\$0.00

If you have any questions, please call Member Services at 1-800-464-9288 (1-305-925-3148 Int'l), or visit our website: www.hyattresidenceclub.com

BALANCE DUE

\$2,579.37

EXHIBIT "F"

H.I. RESORT CONDOMINIUM ASSOCIATION, INC.

ASSESSMENT, BILLING AND COLLECTION POLICY

Your Association adopted the following Assessment, Billing and Collection Policy at the annual Board of Director's meeting.

1. Assessment is due upon receipt. This billing also serves as a lock out notice. If assessments are not paid, reservations will not be processed and occupancy will not be permitted.
2. Assessments become delinquent sixty (60) days from the assessment date. Delinquent Owners may not make or hold reservations for any type of use.
3. Delinquent Owners intending to occupy their unit or travel to other resorts within the Hyatt Residence Club system will be denied occupancy and reservations will be canceled if assessments are not paid within **thirty (30) days** after delivery of a notice of the Association's intent to lock-out the Delinquent Owner. The Association may rent your unit week in an attempt to recover any unpaid balance. Any revenue generated will be applied to the owner's account; however, owners will remain liable for any difference between the delinquency and net rental proceeds.
4. Once an Owners account remains delinquent for fifteen (15) days, a second notice will be mailed.
5. The following penalties and fees are added to the Owners account before mailing the second notice.
 - a. Maximum reinstatement fee allowed by law.
 - b. Maximum interest allowed by law.
6. Management may contract for professional collection agency services after sending the second notice. The **cost** of said service (**up to 33%**) **will be added** to delinquent Owners account.
7. Once an Owners account becomes 90 days delinquent, the Association will send a letter to delinquent Owners allowing **thirty (30) days** to pay before a lien is filed on the delinquent unit week.
8. **Cost** of legal notice letter **will be added** to owners account prior to mailing.
9. Any balances that remain unpaid after expiration of the 30 day notice will be subject to small claims action and all costs will be added to the Owners account.
10. State law allows the Association to foreclose on delinquent unit weeks. Owners who are delinquent in the payment of maintenance fees may lose the title to their deeded week.

*Assessments and taxes must be paid prior to placing any reservations with the Hyatt Residence Club. In the event that owners are placing reservations in advance of receipt of the statement for the year of travel, payment is required at the point of reservation. The amount will be based upon the existing fee structure at that time. If the assessments and/or taxes change at a later date, the owner will be credited or billed for the balance. Assessments may be paid by check, money order, VISA, MasterCard, Discover or American Express. **Returned checks are automatically re-deposited and will be assessed an administrative processing fee at the maximum amount allowed by law for each occurrence.**

HVC HIGHLANDS, LLC
PO BOX 22197
ORLANDO FL 32830
1-800-487-2033
FORWARDING SERVICE REQUESTED

HVC Highlands, LLC

Account Number	Billing Date	Amount Due
██████████6261	Dec 22, 2020	\$3,255.08

9682167 3929WEBP 4986 1 2 1



DAVID BRUCE HOWARD
SHANNON SEWELL HOWARD
██████████

To receive future statements electronically,
visit <https://www.estmt.net>

Your Registration ID: ██████████R3MC



DESCRIPTION OF CHARGES

PRINCIPAL BALANCE 14,194.84
FOR PAYOFF, PLEASE CALL OUR OFFICE
LAST PAYMENT DATE 04/15/20
LAST PAYMENT AMOUNT 254.59

CURRENT DUE DATE 02/15/20
AMOUNT PAST DUE 2,800.49
LATE FEE BALANCE 200.00
SERVICE CHARGE PAST DUE 0.00
REGULAR MONTHLY PAYMENT 254.59
MONTHLY SERVICE CHARGE 0.00

TOTAL AMOUNT DUE 3,255.08
DATE DUE 01/15/21

IMPORTANT MESSAGE

About submitting Written Requests under RESPA -The U.S. Real Estate Settlement Procedures Act gives you certain consumer rights, including the right to submit written notifications of certain loan account errors or written requests for information about your loan. Such requests or notifications must be included in a separate written correspondence, other than notice on your payment coupon or other payment medium supplied by Hyatt Vacation Ownership, which includes (1) your name and account number and (2) a statement of the reasons for your belief, to the extent applicable, that your account is in error or sufficient detail regarding any other information you are seeking. If you want to send a notice of error or request for information regarding the servicing of your loan, it must be sent to this address:

HTS-Loan Servicing, Inc., a Delaware corporation Attention: Financial Services- Qualified Written Request P.O. Box 22197 Orlando, FL 32819

Date Paid _____
Check # _____
Amount _____

Association ID	Account Number	Due Date	Amount Due
HVC Highlands, LLC	██████████6261	01/15/2021	\$3,255.08

If Received After Jan 29, 2021 Pay \$3,280.08

DAVID BRUCE HOWARD
SHANNON SEWELL HOWARD
Make Payable To: HVC Highlands, LLC

HVC-HIGHLANDS, LLC
PO BOX 911767
DENVER CO 80291-1767



EXHIBIT "G"



August 6, 2020

Attention: Legal Department
HVC Highlands
PO Box 22197
Orlando, FL 32830

RE: Account [REDACTED] 6261

To Whom It May Concern:

Please know that this account continues to receive payment notifications after the account holders David and Shannon Howard surrendered the property in a Chapter 13 bankruptcy. Please see the enclosed documentation.

The account holder has contacted the original debt holder on four different occasions, two by phone and two in writing. In addition, the Eastern District Court of Texas and the Howard's attorney provided the appropriate documentation to HVC Highlands regarding the surrender of the property and the associated value back to HVC Highlands.

Any future communication regarding this property should be addressed to the debtor's attorney, Rubin and Associates, Carillon Towers, 13601 Preston Road, Suite 500E, Dallas, TX 75240, (214) 760-7777. All delinquent references should be removed from the credit bureau reporting process and included with the bankruptcy.

If HVC Highlands continues to contact in order to collect a debt, the Howards will report the matter to the Attorney General of the State of Texas according to the debtor protection laws in the state.

Please refer this matter to all the appropriate parties and processes within the HVC Highlands corporation.

Sincerely,

David Howard

Cc: Rubin and Associates, Dallas, TX

Attached:
Order Confirming Chapter 13 Plan
Section 3.6 Schedule